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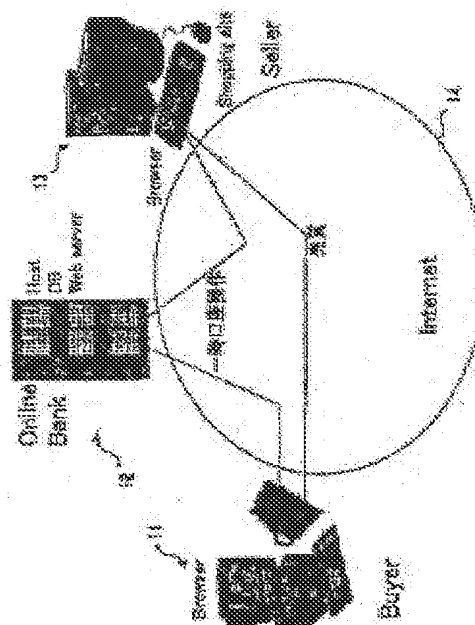
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(54) ON-LINE SETTling SYSTEM AND SETTling METHOD IN ON-LINE SHOPPING AND SERVER AND SELLER'S TERMINAL

(57)Abstract:

PROBLEM TO BE SOLVED: To construct a money transferring system which can be used by a consumer and an on-line shop without any anxiety with a labor equivalent to on-line transfer without the interposition of a third person.

SOLUTION: An account exclusive for the payment of certain shopping is temporarily opened as one of the functions of an on-line bank, and the account is locked by both the buyer and the purchaser so that it is possible to easily provide a safe payment means with a deposit, that is, it is possible to establish an on-line settlement system through a network 14 between a seller (Seller) 13 and a user (Buyer) 11 being the purchaser. In this case, the user 11 requests the generation of the temporary account set for each transaction to a financial institute 12, and instructs the reception of money to the temporary account, and locks the temporary account for controlling the conversion of money by the seller 13, and the seller 13 recognizes the contents of the temporary account through the network 14, and locks the temporary account for controlling the conversion of money by the user 11.



* NOTICES *

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1. This document has been translated by computer. So the translation may not reflect the original precisely.
2. **** shows the word which can not be translated.
3. In the drawings, any words are not translated.

CLAIMS

[Claim(s)]

[Claim 1] Are an online payment system made via a network between a vender and a buyer, and the aforementioned buyer, Require generation of an account temporarily which is set up for every dealings to a financial institution, and. Hang a lock for regulating liquidation by the aforementioned vender to an account directions and temporarily [of payment to an account / concerned] temporarily [concerned], and the aforementioned vender, An online payment system recognizing the contents of the account via the aforementioned network at the time of Norikazu Saki, and hanging a lock for regulating liquidation by the aforementioned buyer to an account temporarily [concerned].

[Claim 2] The online payment system according to claim 1 characterized by performing dispatch of goods etc. after the aforementioned vender hangs a lock which regulates liquidation by the aforementioned buyer to an account temporarily [aforementioned].

[Claim 3] The online payment system according to claim 1 the aforementioned vender's checking that a lock from the aforementioned buyer to an account has been canceled temporarily [aforementioned], and moving the amount of money received by account temporarily [aforementioned].

[Claim 4] They are the means of settlement in on-line shopping made via a network between a vender of goods, and a buyer of goods in question, Hang the 1st key that only the buyer concerned can access from the aforementioned buyer side on an amount of money required for dealing, and it deposits to a financial institution, The 2nd key that only the vender concerned can access is hung from the aforementioned vender side to the aforementioned amount of money, Means of settlement in on-line shopping where the aforementioned vender cannot move the aforementioned amount of money where said 1st key is hung, but said 2nd key is hung, wherein the aforementioned buyer cannot move the amount of money concerned.

[Claim 5] Means of settlement in the on-line shopping according to claim 4, wherein the aforementioned amount of money deposited with the aforementioned financial institution pays, and is paid in to a momentary account for exclusive use and said 1st key and said 2nd key are hung to an account temporarily [aforementioned].

[Claim 6] The aforementioned financial institution transmits to the aforementioned buyer

temporarily [aforementioned], and a setting screen of an account the aforementioned buyer, According to the aforementioned setting screen, an account receives an amount of money required for the aforementioned dealing temporarily [aforementioned], and transmit a setting request of an account to the aforementioned financial institution temporarily [concerned], and. Means of settlement in the on-line shopping according to claim 5 hanging said 1st key to an account temporarily [concerned] if needed, and the aforementioned financial institution's transmitting a setting screen of an account to the aforementioned vender temporarily [aforementioned], and receiving a demand which hangs said 2nd key if needed.

[Claim 7]Means of settlement in the on-line shopping according to claim 4 removing said 1st key from the amount of money concerned when the aforementioned vender ships the aforementioned goods to the aforementioned buyer after hanging said 2nd key on the aforementioned amount of money, and the aforementioned buyer pays the aforementioned vender the aforementioned amount of money.

[Claim 8]They are the means of settlement in on-line shopping made via a network by Hazama, a vender and a buyer, A temporary account set up for every dealings based on directions from the aforementioned buyer by on-line is formed, Directions of payment should do from the aforementioned buyer with on-line to said temporary account formed, Means of settlement in on-line shopping extinguishing said temporary account automatically after moving the amount of money received by said temporary account based on directions from the aforementioned vender by on-line and moving the aforementioned amount of money.

[Claim 9]A key by the side of the buyer concerned is hung from the aforementioned buyer with on-line to the temporary account concerned, A key by the side of the vender concerned is hung from the aforementioned vender with on-line to said temporary account, The amount of money which exists in the temporary account concerned when a key by the side of the aforementioned buyer is hung on said temporary account is unmovable by the aforementioned vender, Means of settlement in the on-line shopping according to claim 8 the amount of money which exists in the temporary account concerned when a key by the side of the aforementioned vender is hung on the temporary account concerned being unmovable by the aforementioned buyer.

[Claim 10]In a server which it is connected on a network and functions as an on-line bank in the case of settlement of accounts in on-line shopping,

A server comprising:

A receive section which receives a setting request of an account, and amount information which should pay an account temporarily [concerned] temporarily which is used for the payments of on-line shopping from a buyer's terminal connected to the aforementioned network.

It is an account preparing part temporarily which creates an account temporarily [aforementioned] based on the aforementioned setting request and the aforementioned amount information which were received by the aforementioned receive section.

A storage part which memorizes information about an account temporarily [aforementioned] which was created by account preparing part temporarily [aforementioned].

Receive the buyer side key information for forbidding movement of the amount of money by the

others other than the buyer concerned from the aforementioned buyer's terminal to an account temporarily [aforementioned], and. A key information receive section which receives the vender side key information for forbidding movement of the amount of money by the others other than the vender concerned from a vender's terminal connected to the aforementioned network.

Based on the aforementioned buyer side key information received by the aforementioned key information receive section and the aforementioned vender side key information, it is an account lock operation part temporarily to which a locked position of information about an account is changed temporarily [aforementioned] which was memorized by the aforementioned storage part.

[Claim 11]Season information about an account with change of the aforementioned locked position by an account lock operation part temporarily [aforementioned] temporarily [aforementioned], and it memorizes to the aforementioned storage part, The server according to claim 10 having further a transmission section which transmits information about an account temporarily [aforementioned] which was memorized by the aforementioned storage part to the aforementioned buyer and the aforementioned vender.

[Claim 12]The server according to claim 10 having further an account amount-of-money moving section which moves the amount of money stored in an account based on a demand from change, the aforementioned buyer, or the aforementioned vender of the aforementioned locked position by an account lock operation part at the time of Norikazu Saki at the time of Norikazu Saki.

[Claim 13]In a server which functions as an on-line bank to a buyer and a vender who were connected on a network in the case of settlement of accounts in Hazama's dealing with buyer concerned and the vender concerned,

A server comprising:

It is an account preparing means temporarily which creates a momentary account for exclusive use used in the case of the aforementioned dealing.

A transmitting means which transmits the contents of the account to the aforementioned buyer and the aforementioned vender via the aforementioned network at the time of Norikazu Saki created by account preparing means at the time of Norikazu Saki, Receive via the aforementioned network whether it acts as Locke of the account at the time of Norikazu Saki so that the aforementioned vender cannot convert into money without permission from the aforementioned buyer, and. A reception means which receives via the network concerned whether it acts as Locke of the account temporarily [concerned] so that the buyer concerned cannot convert into money without permission from the vender concerned.

[Claim 14]The server according to claim 13, wherein the aforementioned transmitting means adds a result received by the aforementioned reception means to the contents of the account at the time of Norikazu Saki and transmits to the aforementioned buyer and the aforementioned vender via the aforementioned network.

[Claim 15]The server according to claim 13 when the aforementioned reception means receives a demand of amount-of-money movement to an account from the aforementioned buyer temporarily [aforementioned] when not locked from the aforementioned vender, and not locked from the buyer concerned, wherein it receives it from the vender concerned.

[Claim 16]In a seller's terminal which performs settlement of accounts accompanying Hazama's dealing with a user on-line,

A seller's terminal comprising:

A displaying means which receives and displays the contents of the account for performing settlement of accounts accompanying the aforementioned dealing.

A means for locking which gives Locke to the account concerned so that the aforementioned user cannot convert into money without permission based on the contents of the aforementioned account displayed by the aforementioned displaying means.

[Claim 17]The seller's terminal according to claim 16, wherein the aforementioned displaying means receives and displays the contents of the account concerned which added a condition of Locke who can give to the aforementioned account so that the others cannot convert into money without permission by the aforementioned user.

[Claim 18]Are an online payment system made via a network by Hazama, the 1st user and the 2nd user, and said 1st user, Require generation of an account temporarily which is set up for every dealings to a financial institution, and. Hang Locke for regulating liquidation by said 2nd user to an account directions and temporarily [of payment to an account / concerned] temporarily [concerned], and said 2nd user, An online payment system recognizing the contents of the account via the aforementioned network at the time of Norikazu Saki, and hanging Locke for regulating liquidation by said 1st user to an account temporarily [concerned].

DETAILED DESCRIPTION

[Detailed Description of the Invention]

[0001]

[Field of the Invention]This invention relates to the on-line system etc. which perform remittance in on-line smoothly especially about the system etc. which make on-line shopping using the Internet possible.

[0002]

[Description of the Prior Art]In recent years, Electronic Commerce Technology Division (EC:Electronic Commerce) which is a commercial transaction in the on-line which uses the Internet attracts attention greatly. For example, in the virtual shop which is an online shop, a user first chooses the goods which are pleasing from Paige of the "electronic catalog" containing the picture of the goods on a homepage, or an explanatory note. And if buttons, such as "purchase", are clicked, it can move to Paige who inputs the destination and personal information on goods. Then, an address, a name, means of settlement (a bank transfer, a money order, cash on delivery,

a credit card, etc.), etc. were specified, and purchase procedure is completed by sending the data to a sender.

[0003] Although the goods selection in such a virtual shop has a fault, like it is inferior to at-a-glance visibility compared with the catalog of paper, it is a dealings form with a big advantage -- the goods wished to have from huge merchandise information, for example by a search service can be chosen simply, and goods can be promptly obtained from the newest information. Since the convenience is high, Electronic Commerce Technology Division becomes effective especially, when quick dealings of reservation of an airline ticket, etc. are required. Thus, for consumers, shopping based on the newest information of on-line shopping becomes possible, and at a house for a vender, It is a point which is unnecessary as for many of costs and equipment of the store etc. to cut, and can be targeted at the broad consumers who do not choose the area, and can reduce time and effort, such as mailing of a catalog, and the cost of those, and is a dealings form which has a big merit for both.

[0004]

[Problem to be solved by the invention] However, it cannot be said that the spread of on-line shopping which especially used the Internet in our country is by no means quick. The anxiety to means of settlement is mentioned as one of causes. At present, the settlement of accounts which consumers use on a network has the purchase in use by a bank transfer, cash on delivery (goods exchange), and a credit card. However, in transfer, since it remits before seeing goods, anxiety always hangs around consumers. In cash on delivery, it certainly needs to be at home at the time of the receipt of goods, and there is a problem in respect of convenience. In purchase by a credit card, in order to go back and forth an important information, including individual credit card etc., network top, we are anxious about "spoofing" by a third party. Even if the safety of data is securable on the Internet which is a transmission line, the online shop side which receives a card number may commit injustice, and will hesitate purchase from the problem of security for consumers in many cases.

[0005] As what improves these means of settlement, when a third party intercedes, the system which performs safe remittance exists. In this system, consumers perform a credit card and cash transfer to a specific broker, and a seller receives payment after dispatch of goods. However, since it remits to a mediatory contractor, this system will take double time when trading. It is high and the procedure in registration etc. is troublesome, and further, a commission also needs to tell personal information to a broker and cannot fully utilize it from the problem of trust. Therefore, the bank etc. which consumers can trust are mediated and the system which can remit easily on-line is called for strongly safely.

[0006] There is a place which is made in order that this invention may solve the above problems, and is made into the purpose in providing the safe means of payment in which guarantee money exists simple in Electronic Commerce Technology Division. Via a third party, other purposes are time and effort equivalent to on-line transfer, and there are in building the remittance system which those who think of it as those who pay prescribed amount of money can use in comfort.

[0007]

[Means for solving problem] When the account only for payment of shopping which exists temporarily is made from the basis of this purpose, and this invention as one of the functions of an on-line bank and a seller and a buyer apply Locke to an account mutually, the safe means of payment in which guarantee money exists is provided simple. Namely, this invention is an online payment system made via a network between a vender and a buyer, and a buyer, Require generation of an account temporarily which is set up for every dealings to a financial institution, and. Locke for regulating liquidation by a vender to an account directions and temporarily [of the payment to an account / this] temporarily is hung, and a vender recognizes the contents of the account via a network temporarily, and he can be characterized by hanging Locke for regulating liquidation by a buyer to an account temporarily [this].

[0008] It is desirable at the point that the amount of money can be held where liquidation by a buyer is regulated, when being characterized by performing dispatch of goods etc. here, after hanging a vender Locke who regulates liquidation by the buyer to an account temporarily [this], and dispatch of goods etc. can be performed in the safe state. A vender can be characterized by checking that Locke from the buyer to an account has been canceled temporarily [this], and moving the amount of money received by the account temporarily. This invention can be applied also to the general settlement of accounts which is not necessarily related with article transaction. Namely, this invention is an online payment system made via a network by Hazama, the 1st user and the 2nd user, and the 1st user, Require generation of an account temporarily which is set up for every dealings to a financial institution, and. Hang Locke for regulating liquidation by the 2nd user to an account directions and temporarily [of the payment to an account / this] temporarily [this], and the 2nd user, The contents of the account are recognized via a network temporarily, and it can be characterized by hanging Locke for regulating liquidation by the 1st user to an account temporarily [this].

[0009] On the other hand, this invention is the means of settlement in the on-line shopping made via a network by Hazama, the vender of goods, and the buyer of goods, Hang the 1st key that only this buyer can access from the buyer side on an amount of money required for dealing, and it deposits to a financial institution, Where it hung the 2nd key that only this vender can access from the vender side to this amount of money and the 1st key is hung, it can be characterized by the ability of a buyer not to move [a vender's being unable to move the amount of money, and] the amount of money where the 2nd key is hung.

[0010] The amount of money deposited with this financial institution pays, and is paid in to a momentary account for exclusive use, and the 1st key and 2nd key can be characterized by being hung to an account temporarily. This financial institution transmits to a buyer temporarily, and the setting screen of an account a buyer, According to this setting screen, an account receives an amount of money required for dealing temporarily, and transmit the setting request of an account to a financial institution temporarily, and. Hang the 1st key to an account temporarily [this] if needed, and a financial institution transmits the setting screen of an account to a vender temporarily, and it can be characterized by receiving the demand which hangs the 2nd key if needed. A vender ships goods to a buyer, after hanging the 2nd key on the amount of money, and

when a buyer pays a vender the amount of money, he can be characterized by removing this 1st key from the amount of money. According to these invention, restriction is provided in the procedure of the usual bank transfer, and it becomes possible to consider it as guarantee money and to perform these operations to instead of [which does not move instantly] simple on on-line.

[0011] This invention is the means of settlement in the on-line shopping made via a network between a vender and a buyer. A temporary account set up for every dealings based on the directions from the buyer by on-line is formed. Directions of payment should do from a buyer with on-line to this temporary account formed. After moving the amount of money received by this temporary account based on the directions from the vender by on-line and moving the amount of money, this temporary account is extinguished automatically.

[0012] The key by the side of a buyer is hung from a buyer with on-line to this temporary account here. The key by the side of a vender is hung from a vender with on-line to this temporary account. The amount of money which exists in this temporary account when the key by the side of a buyer is hung on a temporary account is unmovable by a vender. When the key by the side of a vender is hung on this temporary account, it can be characterized by the amount of money which exists in a temporary account being unmovable by a buyer. Thus, it becomes possible to build the remittance system which consumers and an on-line store can use in comfort by time and effort equivalent to on-line transfer without a third party by a seller and a buyer locking mutually at an account.

[0013] Invention from other viewpoints bundle ***** and this invention. It is connected on a network and is a server which functions as an on-line bank in the case of settlement of accounts in on-line shopping. A receive section which receives a setting request of an account, and amount information which should pay an account temporarily [this] temporarily which is used for the payments of on-line shopping from a buyer's terminal connected to a network. Temporarily create an account temporarily based on a setting request and amount information which were received. An account preparing part. It is characterized by storage part which memorizes information about an account temporarily which was created, and a thing which forbid movement of the amount of money by the others other than this buyer from a buyer's terminal to an account temporarily [this] and for which the following was comprised without accumulating and being alike.

The buyer side key information.

A key information receive section which receives the vender side key information for forbidding movement of the amount of money by the others other than this vender from a vender's terminal connected to a network.

Based on this received buyer side key information and the vender side key information, it is an account lock operation part temporarily to which a locked position of information about an account is changed temporarily which was memorized by storage part.

[0014] Season the information about an account with change of the locked position by an account lock operation part temporarily [this] temporarily [this], and it memorizes to a storage part. If

characterized by having further a transmission section which transmits the information about an account temporarily which was memorized by this storage part to the buyer and the vender, it is desirable at the point that it becomes possible to grasp a locked position in both who are trading, and on-line shopping can be performed smoothly. If characterized by having further an account amount-of-money moving section which moves the amount of money stored in the account temporarily temporarily [this] based on the demand from change, buyer, or vender of the locked position by an account lock operation part, it will become movable [the amount of money by safe and simple on-line].

[0015]Bundle **** and this invention are characterized by that a server which functions as an on-line bank in the case of settlement of accounts in dealing of both Hazama comprises the following from other viewpoints to a buyer and a vender who were connected on a network. It is an account preparing means temporarily which creates a momentary account for exclusive use used in the case of dealing.

A transmitting means which transmits the contents of the account to a buyer and a vender via a network temporarily which was created.

A reception means which receives from a vender whether it receives from a buyer whether it acts as Locke of the account temporarily via a network so that a vender cannot convert into money without permission, and it acts as Locke of the account temporarily so that a buyer cannot convert into money without permission via a network.

Thus, by locking to an account temporarily mutually, where guarantee money of each other is secured, a commercial transaction can be performed, and it becomes possible to settle unstable on-line shopping safely and simple generally.

[0016]Here, settlement of accounts can be performed by it being characterized by this transmitting means's adding temporarily the result received by the reception means to the contents of the account, and transmitting to a buyer and a vender via a network, checking the contents mutually. A reception means can be characterized by receiving the demand of amount-of-money movement to an account from a buyer temporarily, when not locked from the vender, and receiving from a vender, when not locked from the buyer.

[0017]On the other hand, this invention is characterized by that a seller's terminal which performs settlement of accounts accompanying Hazama's dealing with a user on-line comprises: A displaying means which receives and displays the contents of the account for performing settlement of accounts accompanying dealing.

A means for locking which locks to an account so that a user cannot convert into money without permission based on the contents of the account displayed by this displaying means.

If it is characterized by receiving and displaying the contents of the account which added the state of the lock which can be given to an account so that the others cannot convert into money without permission by a user, this displaying means, It is desirable from the point which recognizes the access state over the account of the user who is a buyer in the seller's terminal side, and can perform smooth settlement of accounts.

[0018]

[Mode for carrying out the invention] Hereafter, based on the embodiment shown in an accompanying drawing, this invention is explained in detail. Drawing 1 is a figure for explaining the system configuration in this embodiment. The mark 11 is a user (Buyer) who are the consumers (buyer) who will want if you would like to purchase goods. 12 is a financial institution (Bank) as the on-line bank (Online Bank) which owns the user's 11 account, and is functioning as a web server of the system in this embodiment. 13 is a vender (Seller) who is the online shopping site which has tied up with the financial institution 12 which provides service. 14 is networks, such as the Internet, and the user 11, the vender 13, and the financial institution 12 as a web server which are web terminals are connected with this network 14, respectively. this user 11 -- the 1st user and the vender 13 -- as the 2nd user -- ***** -- things are made.

[0019] For example, the terminal of this user 11 and the vender 13 is software, such as a web browser, PC which it had, and by Hazama, the user 11 and the vender 13, For example, it is possible to perform communication using an E-mail, etc. or to display browsing of the homepage of the financial institution 12, the account information sent, etc. on a display. The input means of the pointing device of specifying creation of an account temporarily or inputting the amount of money, a keyboard, etc. mentioned later is offered. According to this embodiment, the concept of an account (Account) is introduced temporarily are temporarily generated by the financial institution 12 as the means of settlement on the occasion of Electronic Commerce Technology Division through the network 14 which is dealing with the user 11 and the vender 13. Operation is performed from both with the user 11 and vender 13 side to an account temporarily [this], and the safe settlement of accounts in both is enabled by having a mechanism which acts as Locke so that it cannot convert into money without permission to an account temporarily [this].

[0020] Drawing 2 is a block diagram showing the composition of the financial institution 12 which is a web server. In drawing 2, using HTTP etc., transmission and reception of a web terminal and data are performed via the network 14, for example, the transmission and reception section 21 can receive the setting request and the contents of payment of the account temporarily, or can receive lock information from both with the user 11 and vender 13 side. As opposed to each terminal, the web page of the financial institution 12 which can do setting out of an account temporarily is transmitted. The account aggregation storage part 22 is a database for holding the states (a customer, balance, classification, etc.) of all the accounts in the financial institution 12, and the contents of the account are also stored temporarily. The exchange of data is performed by Hazama of all the Brock who indicates it in drawing 2 as this transmission and reception section 21 and the account aggregation storage part 22.

[0021] In the web server of the financial institution 12, The momentary account preparing part 25 for creating an account temporarily based on a demand of the customer authentication part 23 which performs a customer's login attestation using user ID and a password, the account aggregation display 24 which functions so that the list of what kind of account this customer has may be shown, and a customer, and temporarily The balance of an account, Move the amount of money in the momentary account dissolution part 27 for canceling an account the momentary account status display part 26 for displaying the user ID of the user 11 and the vender 13, and the

state of each lock, and temporarily which was generated, and an account to an another account, ATM, etc., or (Payment). Conversely, it has the account lock operation part 29 temporarily to which the locked position of an account is changed the account amount-of-money moving section 28 which functions as paying in, and temporarily. In this account amount-of-money moving section 28, if it is operation to an account temporarily, the check of the locked position in the account status display part 26 will be performed temporarily, for example.

[0022] Drawing 3 is a figure showing the flow of the whole system configuration in this embodiment. Drawing 3 shows the exchange between the user 11 as a buyer, the financial institution 12, and the vender 13. First, an order is placed from the user 11 to the vender 13 (Step 101). Accessing the vender's 13 homepage using the Internet for example as this order, a problem does not have the order by a certain telephone from the former besides methods, such as pushing "purchase" button, either. The vender 13 who received this order transmits an electronic invoice (bill) to the user 11 (Step 102). This electronic invoice can summarize information, including a payee, a contact, the amount of a payment, etc., and it can constitute it from the former as what was enciphered by a certain the "public key", for example so that it cannot alter, although the user 11 can be checked.

[0023] The user 11 who received the electronic invoice presents an electronic invoice to the financial institution 12, or inputs necessary information, and he performs temporarily creation request of the account 50, and operation over which the lock to the account 50 is covered temporarily [the] (Step 103). The account 50 is a temporary account which can be operated on-line for holding only the required amount of money and remitting to the fixed partner (in this case, vender 13) temporarily [this]. The financial institution 12 which received the creation request of the account 50 presentation and temporarily [of this electronic invoice] creates the account 50 temporarily in the form which moves the amount of money from the usual account of that financial institution 12 which the user 11 has, for example. However, when there is usually no account, for example, you may constitute so that the account 50 may not be established without the remittance from the user 11 temporarily. The financial institution 12 notifies temporarily [this] the user 11 written on the vender 13 and the electronic invoice of the right to access and the information on the account 50. At this time, a required amount of money required for dealing is held temporarily at the account 50, and it is in the state where the user side lock 51 was locked, and the state where it is not locked has the vender side lock 52. This user side lock 51 is locked so that it cannot convert into money without permission by the vender 13, and only the user 11 who is the credit of the lock from the others and is not can re-move it.

[0024] The vender 13 acts as Locke of vender side Locke 52 of the account 50 temporarily which was specified, after notifying from the financial institution 12, and he checks the contents of the account 50 temporarily (Step 104). This is fixed and, at present, neither the user 11 nor the vender 13 can move the amount of money of the account 50 by it temporarily. That is, both user side Locke 51 and vender side Locke 52 are in the state where it acted as Locke, and either cannot move the amount of money, either. In this stage, the vender 13 can ship goods in comfort (Step 105). The user 11 who received dispatch of goods cancels user side Locke 51 in the